

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION**

In re:

**Jimmy Walker and Terri Rena Walker**

a/k/a Terri R. Jackson, Terri R. Smith

**Case No. 07-80976**

S.S. Nos.: xxx-xx-7098 and xxx-xx-7626

Mailing Address: 120 Cottonfield Court, Raeford, NC 28376-0000

Debtors.

**NOTICE TO CREDITORS AND PROPOSED PLAN**

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on July 11, 2007.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: July 26, 2007

**LAW OFFICES OF JOHN T. ORCUTT, P.C.**

/s John T. Orcutt

John T. Orcutt

N.C. State Bar No. 10212

Counsel for the Debtors

6616-203 Six Forks Rd.

Raleigh, N.C. 27615

Tel. No. (919) 847-9750

circular.wpt (rev. 4/16/06)

# CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 7/10/07  
Lastname-SS#: Walker-7098

## RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Retain	Creditor Name	Sch D #	Description of Collateral
	ADT		

## SURRENDER COLLATERAL

Creditor Name	Description of Collateral
Prime Acceptance	Rainbow Vacuum

## ARREARAGE CLAIMS

Retain	Creditor Name	Sch D #	Arrearage Amount	(See**)
	ADT			
	Wells Fargo	5	4,482	**

## REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

## LID - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Wells Fargo	5	\$1,042	T'ee	n/a	\$1,042.00	House & Lot
				T'ee	n/a		
				T'ee	n/a		
				T'ee	n/a		

## SID - SECURED DEBTS @ FMV

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Coastal Federal Credit Union	2	\$17,798	T'ee	\$178	\$400.41	2004 Toyota 4Runner
				T'ee			
				T'ee			
				T'ee			

## SID - SECURED DEBTS @ 100%

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	AmeriCredit	1	\$10,182	T'ee	\$82	\$229.07	2003 Toyota Sienna
				T'ee			
				T'ee			
				T'ee			

ATTORNEY FEE (Unpaid part)	Amount
Law Offices of John T. Orcutt, P.C.	\$2,100
SECURED TAXES	Secured Amt
IRS Tax Liens	
Real Property Taxes on Retained Realty	
UNSECURED PRIORITY DEBTS	Amount
IRS Taxes	\$1,953
State Taxes	\$1,877
Personal Property Taxes	
Alimony or Child Support Arrearage	
CO-SIGN PROTECT (Pay 100%)	Int.%
All Co-Sign Protect Debts (See*)	Payoff Amt
GENERAL NON-PRIORITY UNSECURED	Amount*
DMI= None(\$0)	

## PROPOSED CHAPTER 13 PLAN PAYMENT

\$ 1,931 per month for 60 months, then  
\$ N/A per month for N/A months.  
Adequate Protection Payment Period: N/A months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

\* = Co-sign protect on all debts so designated on the filed schedules.

\*\* = DMI x ACP

\*\* = Pre-petition arrearage includes 1 post-petition mortgage payment.

Ch13Plan\_MD\_(DeSardi) (4/12/07) © John T. Orcutt (Page 4 of 4)

## Other Miscellaneous Provisions

Please allow 3 waivers upon request.

## **CERTIFICATE OF SERVICE**

Gabrielle Morrison, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II  
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

**All the creditors set forth on the mailing matrix filing in this case.**

/s Gabrielle Morrison

---

Gabrielle Morrison

North Carolina Department of Revenue  
c/o NC Department of Justice  
Post Office Box 629  
Raleigh, NC 27602-0629

American Medical Collection Agency  
2269 South Saw Mill River Road  
Building 3  
Elmsford, NY 10523

Coastal Federal Credit Union  
Post Office Box 58429  
Raleigh, NC 27658-8429

Employment Security Commission  
Attn: Benefit Payment Control  
Post Office Box 26504  
Raleigh, NC 27611-6504

Americredit  
Post Office Box 183593  
Arlington, TX 76096-3593

Credit Bureau  
Post Office Box 26140  
Greensboro, NC 27402-6140

Internal Revenue Service  
Post Office Box 21126  
Philadelphia, PA 19114-1126

AmeriCredit Financial Services  
Attn: Bankruptcy Department  
Post Office Box 183853  
Arlington, TX 76096-3853

CTI Collection Services  
Post Office Box 4783  
Chicago, IL 60680-4783

Credit Bureau  
Post Office Box 26140  
Greensboro, NC 27402

Associated Recovery Systems  
Post Office Box 469046  
Escondido, CA 92046-9046

Fayetteville Otolaryngology  
1839 Quiet Cove  
Fayetteville, NC 28304

NC Child Support  
Centralized Collections  
Post Office Box 900006  
Raleigh, NC 27675-9006

Birth and Women's Care PA  
3601 Cape Center Drive  
Fayetteville, NC 28304

First Point Resources  
Post Office Box 26140  
Greensboro, NC 27402-6140

ADT Security Services  
2515 Downing Road  
Fayetteville, NC 28312-8225

Cape Fear Valley Medical Cntr.  
Post Office Box 788  
Fayetteville, NC 28302-0788

Front Community Credit Union  
506 South Fourth Street  
Overland Park, KS 66207

AFA  
5945 Cliffdale Road  
Fayetteville, NC 28314

Capital One Bank  
Post Office Box 30285  
Salt Lake City, UT 84130-0285

Harrison Ross Byck, Esq., PC  
229 Plaza Boulevard  
Suite 112  
Morrisville, PA 19067-7601

Alltel  
One Allied Drive  
Building 4, Second Floor  
Little Rock, AR 72202

Capital One Bank  
Attn: Bankruptcy Department  
Post Office Box 85167  
Richmond, VA 23285-5167

Hoke County Tax Collector  
Post Office Box 217  
Raeford, NC 28376-0217

American Coradius International  
2420 Sweet Home Road  
Suite 150  
Buffalo, NY 14228-2244

Capital One Bank  
15000 Capital One Drive  
Richmond, VA 23238-1119

IC Systems  
Post Office Box 64437  
Saint Paul, MN 55164-0437

JC Penney  
Post Office Box 533  
Dallas, TX 75221-9913

Providian National Bank  
4900 Johnson Drive  
Pleasanton, CA 94588

Verizon  
Post Office Box 1850  
Folsom, CA 95630-1850

Le Bleu of Fayetteville  
c/o Interstate Collections  
Post Office Box 3136  
Winston Salem, NC 27102-3136

Providian National Bank  
Post Office Box 660490  
Dallas, TX 75266-0490

Veterans Administration  
Regional Office  
251 North Main Street  
Winston-Salem, NC 27155

Lowe's  
Post Office Box 981064  
El Paso, TX 79998-1064

Providian National Bank  
Post Office Box 10467  
Greenville, SC 29603-0467

Wells Fargo Home Mortgage  
Post Office Box 14411  
Des Moines, IA 50306-3411

North Carolina Department of Revenue  
c/o Reginald S. Hinton  
Post Office Box 25000  
Raleigh, NC 27640-5000

Karen L Smith , MD PA  
Post Office Box 843149  
Boston, MA 02284-3149

Wells Fargo Home Mortgage  
Post Office Box 10335  
Des Moines, IA 50306-0335

North Carolina Dept of Revenue  
Post Office Box 1168  
Raleigh, NC 27602-1168

Spectrum Laboratory  
Post Office Box 35907  
Greensboro, NC 27425-5907

Wells Fargo Home Mortgage, Inc  
2701 Wells Fargo Way  
Minneapolis, MN 55467-8000

North Carolina Employment Security  
Commission  
Post Office Box 26504  
Raleigh, NC 27611-6504

SST Columbia  
Post Office Box 84024  
Columbus, GA 31908-4024

Pentagroup Financial, LLC  
5959 Corporate Drive, Ste 1400  
Houston, TX 77036-2308

The Law Offices of John T. Orcutt, P.C.  
6616-203 Six Forks Road  
Raleigh, NC 27615

Pinehurst Surgical Clinic, PA  
Post Office Box 2000  
Pinehurst, NC 28374-2000

TRS/CIGPF1  
4315 Pickett Road  
Saint Joseph, MO 64503

Prime Acceptance  
Post Office Box 5096  
Chicago, IL 60680-5096

US Attorney's Office  
Middle District  
Post Office Box 1858  
Greensboro, NC 27502-1858